

# 100 Cities with the Highest Incidence of Negative Equity (cont.)

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Rank	City	State	Percent Of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure 2013	Population	Percent African American and Latino	Median Household Income
67	Mobile	AL	28%	26%	1,349	195,239	54%	\$38,722
68	Reno	NV	28%	42%	1,724	226,305	28%	\$47,814
69	Saint Petersburg	FL	28%	35%	4,732	245,363	32%	\$44,756
70	Worcester	MA	28%	26%	443	181,473	33%	\$45,679
71	Montgomery	AL	27%	18%	990	205,516	61%	\$43,390
72	Cincinnati	OH	27%	17%	5,581	297,314	49%	\$33,708
73	Everett	WA	27%	22%	1,191	103,135	23%	\$47,491
74	Miami	FL	27%	31%	31,122	401,927	91%	\$29,762
75	Richmond	VA	27%	9%	1,582	205,348	58%	\$39,445
76	Charlotte	NC	27%	10%	5,920	740,931	49%	\$52,916
77	Chesapeake	VA	26%	15%	995	223,233	36%	\$70,244
78	Philadelphia	PA	26%	13%	10,140	1,525,811	57%	\$37,016
79	Virginia Beach	VA	26%	14%	2,100	439,528	28%	\$65,980
80	Columbia	SC	26%	NA	2,288	129,757	49%	\$40,550
81	Salem	OR	26%	20%	366	154,835	22%	\$45,564
82	Pompano Beach	FL	26%	48%	7,123	100,819	49%	\$39,656
83	Sacramento	CA	26%	35%	3,820	467,467	43%	\$50,661
84	Rialto	CA	25%	39%	562	100,009	85%	\$49,428
85	Clarksville	TN	25%	3%	645	133,583	35%	\$47,305
86	Kansas City	MO	25%	NA	2,200	459,772	42%	\$45,150
87	Glendale	AZ	25%	37%	1,678	229,331	44%	\$50,567
88	Athens	GA	25%	14%	385	116,353	38%	\$33,596
89	Clearwater	FL	25%	35%	1,964	108,138	24%	\$42,427
90	Surprise	AZ	24%	36%	952	115,007	24%	\$59,973
91	Fontana	CA	24%	37%	1,181	196,129	78%	\$64,195
92	Phoenix	AZ	24%	34%	7,180	1,462,368	47%	\$47,865
93	West Valley City	UT	24%	17%	NA	129,123	36%	\$52,524
94	Salinas	CA	24%	50%	476	150,634	77%	\$50,587
95	Pueblo	CO	24%	13%	1,010	106,944	54%	\$35,176
96	Grand Rapids	MI	23%	18%	1,389	189,340	40%	\$39,070
97	Fort Lauderdale	FL	23%	33%	12,784	167,370	46%	\$50,191
98	Peoria	AZ	23%	33%	918	154,566	25%	\$63,940
99	Lowell	MA	22%	21%	217	106,739	25%	\$51,714
100	Saint Paul	MN	22%	21%	2,836	286,171	27%	\$46,305

### 395 ZIP Codes with the Highest Incidence of Negative Equity (see Data Source Notes on p. 37)

Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
1	30273	Rex, GA	76%	56%	252	15,462	81%	\$49,321
2	30296	Riverdale, GA	76%	58%	394	28,047	89%	\$47,564
3	30274	Riverdale, GA	75%	59%	366	32,386	85%	\$39,989
4	30238	Irondale, GA	73%	N/A	702	35,570	82%	\$46,109
5	48201	Detroit, MI	71%	23%	13	9,980	67%	\$14,017
6	30297	Forest Park, GA	71%	61%	215	27,019	69%	\$31,599
7	30058	Lithonia, GA	71%	48%	778	53,870	95%	\$47,237
8	30291	Union City, GA	69%	49%	247	18,329	89%	\$40,598
9	30294	Conley, GA	69%	48%	588	37,865	85%	\$59,634
10	30035	Stone Mountain, GA	68%	56%	253	20,106	92%	\$45,008
11	30038	Lithonia, GA	67%	46%	577	37,554	95%	\$48,310
12	78232	San Antonio, TX	67%	25%	57	8,308	83%	\$44,379
13	30349	Riverdale, GA	67%	51%	874	66,760	95%	\$44,873
14	30260	Morrow, GA	66%	57%	201	25,697	65%	\$43,432
15	30088	Stone Mountain, GA	66%	49%	348	28,058	92%	\$51,394
16	30288	Conley, GA	66%	N/A	98	10,593	87%	\$50,428
17	30016	Covington, GA	65%	45%	363	51,113	52%	\$50,072
18	30034	Panthersville, GA	65%	52%	505	44,338	95%	\$50,100
19	48240	Redford, MI	65%	63%	217	17,533	22%	\$51,942
20	07114	Newark, NJ	63%	N/A	47	12,667	88%	\$17,251
21	06114	Hartford, CT	63%	35%	177	28,516	75%	\$33,210
22	48207	Detroit, MI	63%	N/A	50	18,580	88%	\$23,662
23	30168	Austell, GA	63%	39%	202	27,797	84%	\$40,230
24	30213	Fairburn, GA	63%	43%	428	28,337	85%	\$55,941
25	48239	Redford, MI	62%	57%	415	36,005	40%	\$53,692
26	48225	Harper Woods, MI	62%	61%	178	14,685	42%	\$43,727
27	89030	North Las Vegas, NV	61%	N/A	369	49,513	87%	\$33,148
28	07107	Newark, NJ	61%	N/A	195	36,211	91%	\$34,197
29	06106	Hartford, CT	61%	38%	219	36,969	81%	\$26,640
30	30228	Hampton, GA	61%	44%	565	36,799	68%	\$58,341
31	43215	Columbus, OH	60%	7%	26	12,082	20%	\$37,275
32	48021	Eastpointe, MI	60%	58%	347	32,599	32%	\$44,312

# 395 ZIP Codes with the Highest Incidence of Negative Equity (cont.)

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Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
33	30083	Stone Mountain, GA	60%	51%	512	49,707	83%	\$43,666
34	30236	Jonesboro, GA	60%	47%	414	42,978	69%	\$45,907
35	28574	Richlands, NC	59%	13%	113	13,162	18%	\$43,659
36	63137	Bellefontaine Neighbors, MO	59%	46%	219	20,635	76%	\$36,121
37	30344	East Point, GA	59%	51%	303	32,510	86%	\$40,751
38	08611	Trenton, NJ	59%	40%	224	28,143	80%	\$42,732
39	07102	Newark, NJ	58%	N/A	23	9,917	79%	\$24,438
40	89101	Las Vegas, NV	58%	N/A	222	43,572	75%	\$26,082
41	18466	Coolbaugh, PA	58%	48%	234	18,375	55%	\$56,752
42	30310	Atlanta, GA	58%	57%	305	24,465	92%	\$25,307
43	07206	Elizabeth, NJ	58%	53%	198	25,223	90%	\$39,851
44	20747	District Heights, MD	58%	46%	344	39,589	96%	\$59,812
45	32808	Pine Hills, FL	58%	60%	775	51,315	81%	\$36,252
46	30032	Candler-McAfee, GA	57%	60%	363	46,855	91%	\$36,230
47	60409	Calumet City, IL	57%	48%	772	36,687	84%	\$42,332
48	48141	Inkster, MI	57%	57%	204	25,869	79%	\$29,141
49	48340	Portlanc, MI	56%	53%	135	17,655	9%	\$30,820
50	30179	Temple, GA	56%	31%	174	37,066	78%	\$54,280
51	32811	Orlando, FL	56%	60%	418	12,621	69%	\$57,261
52	08629	Trenton, NJ	56%	43%	134	12,069	55%	\$46,836
53	32219	Jacksonville, FL	56%	40%	238	34,267	97%	\$29,947
54	30311	Atlanta, GA	56%	55%	227	24,520	62%	\$46,394
55	30122	Lithia Springs, GA	56%	37%	177	16,676	11%	\$35,042
56	48030	Hazel Park, MI	55%	N/A	162	25,362	98%	\$29,040
57	07108	Newark, NJ	55%	28%	40	6,259	55%	\$27,762
58	33605	Tampa, FL	55%	54%	133	41,500	75%	\$44,349
59	30313	Atlanta, GA	55%	40%	157	32,801	63%	\$48,142
60	98597	Yelm, WA	55%	54%	372	38,202	19%	\$42,433
61	07202	Elizabeth, NJ	55%	N/A	179	25,202	99%	\$39,689
62	85756	Tucson, AZ	55%	55%	124	17,708	20%	\$41,325
63	48146	Lincoln Park, MI	55%	51%	79	16,407	84%	\$19,992
64	07112	Newark, NJ	55%	53%	290	30,803	17%	\$38,755
65	48184	Wayne, MI	55%	46%	636	55,950	97%	\$44,962
66	48202	Detroit, MI	55%	39%	428	30,605	17%	\$40,372
67	48089	Warren, MI	55%					
68	30331	Atlanta, GA	55%					
69	43612	Toledo, OH	55%					

## 395 ZIP Codes with the Highest Incidence of Negative Equity (cont.)

Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
70	30314	Atlanta, GA	55%	54%	134	21,627	90%	\$23,657
71	44137	Maple Heights, OH	55%	45%	533	23,304	70%	\$38,388
72	62206	Chotoka, IL	54%	43%	187	16,888	64%	\$32,252
73	06112	Hartford, CT	54%	38%	171	23,853	88%	\$31,754
74	33815	Lakeland, FL	54%	49%	86	14,566	48%	\$31,180
75	30134	Douglasville, GA	54%	39%	440	43,509	48%	\$53,936
76	30106	Austell, GA	54%	35%	191	18,452	61%	\$53,160
77	30354	Atlanta, GA	54%	50%	106	14,171	81%	\$27,514
78	20743	Coral Hills, MD	54%	43%	405	36,992	97%	\$58,748
79	20746	Suitland-Silver Hill, MD	54%	41%	191	28,278	92%	\$61,246
80	60073	Round Lake Beach, IL	54%	44%	1045	56,468	45%	\$64,528
81	53218	Milwaukee, WI	54%	43%	476	40,752	70%	\$34,356
82	31407	Fort Wentworth, GA	54%	25%	88	9,052	41%	\$60,631
83	48066	Roseville, MI	54%	55%	373	47,590	13%	\$41,668
84	48015	Center Line, MI	54%	53%	61	8,448	13%	\$34,049
85	07201	Elizabeth, NJ	54%	52%	128	24,689	78%	\$46,031
86	60443	Matteson, IL	54%	38%	460	20,259	76%	\$64,709
87	48122	Melvindale, MI	54%	58%	81	10,699	31%	\$38,282
88	07203	Roselle, NJ	54%	48%	218	20,990	81%	\$56,098
89	33035	Homestead, FL	53%	N/A	633	8,481	68%	\$60,193
90	07106	Newark, NJ	53%	N/A	205	31,908	91%	\$46,347
91	13202	Syracuse, NY	53%	N/A	1	5,134	61%	\$13,920
92	48125	Dearborn Heights, MI	53%	54%	168	20,953	13%	\$47,674
93	07513	Paterson, NJ	53%	44%	68	11,787	96%	\$41,241
94	32208	Jacksonville, FL	53%	49%	671	32,195	80%	\$33,168
95	32218	Jacksonville, FL	53%	39%	1019	54,714	51%	\$52,638
96	33610	Tampa, FL	53%	54%	534	38,475	76%	\$31,721
97	48221	Detroit, MI	53%	60%	384	41,732	95%	\$41,362
98	28546	Jacksonville, NC	53%	12%	244	41,932	34%	\$48,614
99	34690	Holiday, FL	53%	58%	295	12,501	8%	\$36,307
100	89115	Las Vegas, NV	53%	N/A	366	62,458	71%	\$35,974
101	30281	Stockbridge, GA	53%	33%	545	61,970	48%	\$56,794
102	30337	College Park, GA	53%	43%	62	11,750	87%	\$34,739
103	89106	Las Vegas, NV	53%	60%	217	27,905	81%	\$30,211
104	63138	Spanish Lake, MO	53%	40%	177	21,647	76%	\$34,790
105	60653	Chicago, IL	53%	34%	397	30,072	94%	\$25,222
106	08232	Pleasantville, NJ	53%	50%	236	18,776	77%	\$41,796

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Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
107	48091	Warren, MI	53%	54%	260	30,860	19%	\$37,943
108	93505	California City, CA	52%	N/A	152	14,006	40%	\$49,699
109	45405	Dayton, OH	52%	39%	219	19,247	64%	\$28,959
110	07104	Newark, NJ	52%	N/A	204	51,506	96%	\$37,364
111	20774	Kettering, MD	52%	40%	445	45,087	90%	\$93,265
112	28539	Hubert, NC	52%	12%	88	14,627	16%	\$47,114
113	20616	Bryans Road, MD	52%	35%	85	5,978	55%	\$88,730
114	60089	Zion, IL	52%	41%	520	31,996	49%	\$57,356
115	07302	Paterson, NJ	52%	37%	115	16,248	73%	\$50,267
116	60085	Waukegan, IL	52%	47%	783	69,607	76%	\$42,020
117	60654	Chicago, IL	52%	12%	99	13,425	12%	\$93,466
118	44110	Cleveland, OH	52%	37%	291	20,862	82%	\$23,351
119	32254	Jacksonville, FL	51%	51%	280	14,426	68%	\$29,042
120	60466	Park Forest, IL	51%	40%	513	22,555	64%	\$47,621
121	60545	Plano, IL	51%	34%	284	12,834	32%	\$66,801
122	07105	Newark, NJ	51%	N/A	132	49,768	49%	\$42,351
123	33619	Palm River-Clair Mel, FL	51%	51%	581	34,222	66%	\$35,459
124	20603	Waldorf, MD	51%	35%	260	28,842	55%	\$100,655
125	30093	Norcross, GA	51%	38%	246	53,602	77%	\$37,233
126	32244	Jacksonville, FL	51%	41%	1264	61,617	46%	\$46,425
127	53209	Milwaukee, WI	51%	42%	468	46,083	69%	\$33,656
128	61104	Rockford, IL	51%	56%	276	16,992	38%	\$23,852
129	30012	Canyons, GA	51%	40%	269	28,467	58%	\$46,051
130	93701	Fresno, CA	51%	58%	43	11,133	79%	\$19,928
131	07503	Paterson, NJ	51%	40%	105	19,961	68%	\$40,458
132	92277	Twentynine Palms, CA	51%	45%	201	23,623	25%	\$43,471
133	20786	Greater Landover, MD	51%	42%	288	36,269	90%	\$64,054
134	63147	Saint Louis, MO	51%	43%	90	12,048	95%	\$33,035
135	30854	Lula, GA	51%	39%	92	7,720	12%	\$46,067
136	93721	Fresno, CA	51%	N/A	21	6,837	76%	\$20,132
137	63134	Berkley, MO	50%	34%	111	14,296	66%	\$34,646
138	44123	Euclid, OH	50%	45%	341	16,091	47%	\$41,442
139	95422	Cleanlake, CA	50%	59%	159	15,302	29%	\$26,501
140	60087	Waukegan, IL	50%	44%	366	28,563	58%	\$59,476
141	07018	East Orange, NJ	50%	N/A	178	28,717	96%	\$38,132
142	60471	Richton Park, IL	50%	34%	309	13,294	81%	\$50,186
143	63136	Jennings, MO	50%	38%	430	47,431	87%	\$33,657

Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes in Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
144	32210	Jacksonville, FL	50%	46%	1087	57,150	36%	\$47,186
145	20772	Greater Upper Meribore, MD	50%	38%	423	43,292	83%	\$100,077
146	60804	Chicco, IL	50%	53%	892	84,135	90%	\$44,699
147	43604	Toledo, OH	50%	21%	19	7,797	71%	\$9,895
148	30253	McDonough, GA	50%	27%	526	49,326	50%	\$62,151
149	75134	Lancaster, TX	50%	30%	132	19,925	88%	\$48,884
150	60626	Chicago, IL	50%	38%	413	52,045	49%	\$41,427
151	60411	Chicago Heights, IL	50%	40%	984	58,198	72%	\$45,075
152	81635	Parachute, CO	49%	45%	62	6,544	18%	\$59,173
153	85629	Sanuarita, AZ	49%	36%	178	20,879	30%	\$72,925
154	07514	Paterson, NJ	49%	41%	102	19,746	91%	\$40,085
155	63103	Saint Louis, MO	49%	27%	32	5,235	44%	\$31,421
156	20602	Waldorf, MD	49%	37%	311	24,604	56%	\$78,794
157	60406	Blue Island, IL	49%	44%	283	25,495	76%	\$42,432
158	44117	Lucid, OH	49%	43%	164	11,006	69%	\$28,484
159	43227	Columbus, OH	49%	33%	403	22,856	68%	\$38,431
160	31548	Kingsland, GA	49%	27%	188	19,205	23%	\$51,939
161	33128	Miami, FL	49%	48%	74	7,921	98%	\$20,495
162	33142	Miami, FL	49%	61%	739	53,146	102%	\$24,227
163	30153	Rossmore, GA	49%	41%	153	17,694	16%	\$45,051
164	20640	Indian Head, MD	49%	38%	120	9,478	38%	\$69,899
165	34668	Port Richey, FL	49%	57%	1083	43,251	12%	\$32,871
166	34472	Ocala, FL	49%	54%	716	26,959	37%	\$37,272
167	93702	Fresno, CA	49%	61%	185	45,889	78%	\$30,454
168	63031	Florisant, MO	49%	39%	397	49,068	28%	\$54,881
169	60473	South Holland, IL	49%	36%	473	21,809	81%	\$60,378
170	63136	Ferguson, MO	49%	38%	218	22,563	59%	\$39,053
171	60469	Posen, IL	49%	46%	102	5,752	76%	\$55,016
172	34474	Ocala, FL	49%	48%	184	15,053	30%	\$40,627
173	07524	Paterson, NJ	48%	42%	79	12,365	96%	\$37,705
174	48215	Detroit, MI	48%	N/A	72	15,243	93%	\$21,777
175	02909	Providence, RI	48%	47%	244	40,431	68%	\$33,583
176	92233	Calipatria, CA	48%	N/A	12	10,029	83%	\$33,821
177	60160	Melrose Park, IL	48%	51%	241	25,180	76%	\$43,429
178	63033	Florisant, MO	48%	37%	318	41,678	58%	\$54,540
179	32211	Jacksonville, FL	48%	44%	539	31,113	43%	\$41,453
180	60136	Gilbert, IL	48%	34%	108	6,275	22%	\$90,512

# 395 ZIP Codes with the Highest Incidence of Negative Equity (cont.)

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Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
181	53216	Milwaukee, WI	48%	43%	368	32,117	85%	\$32,756
182	89403	Dayton, NV	48%	52%	235	13,600	15%	\$52,462
183	98424	File, WA	48%	29%	107	10,358	23%	\$59,646
184	60661	Chicago, IL	48%	14%	40	6,792	14%	\$89,114
185	45416	Trotwood, OH	48%	37%	82	6,075	76%	\$36,048
186	30021	Clarkston, GA	48%	42%	84	21,561	67%	\$32,004
187	20613	Brandywine, MD	48%	38%	112	12,733	62%	\$106,103
188	30039	Snellville, GA	48%	30%	581	40,043	61%	\$67,310
189	44119	Cleveland, OH	48%	39%	216	12,631	47%	\$40,346
190	32202	Jacksonville, FL	48%	N/A	62	5,945	64%	\$14,504
191	33313	Laurens, FL	48%	55%	1107	54,656	89%	\$35,464
192	33716	Saint Petersburg, FL	48%	59%	75	13,236	21%	\$46,602
193	30008	Marietta, GA	48%	33%	244	31,038	69%	\$43,392
194	48033	Southfield, MI	48%	49%	116	16,275	70%	\$44,558
195	32304	Tallahassee, FL	48%	37%	169	39,232	49%	\$19,688
196	27505	Broadway, NC	48%	4%	7	6,116	25%	\$42,420
197	30629	Commerce, GA	48%	25%	77	11,683	15%	\$44,736
198	48602	Saginaw, MI	48%	42%	290	29,846	36%	\$34,811
199	32222	Jacksonville, FL	48%	33%	172	9,169	32%	\$61,026
200	33032	Princeton, FL	48%	55%	1039	32,837	84%	\$46,072
201	07111	Irvington, NJ	48%	N/A	458	54,449	96%	\$41,959
202	48186	Westland, MI	48%	42%	343	37,119	19%	\$48,624
203	20601	Waldorf, MD	48%	35%	270	25,497	54%	\$93,671
204	53204	Milwaukee, WI	48%	45%	169	41,452	82%	\$26,255
205	20685	White Plains, MD	48%	31%	81	7,342	49%	\$99,434
206	32303	Tallahassee, FL	48%	38%	283	19,196	55%	\$36,715
207	33801	Lakeford, FL	48%	52%	287	34,002	30%	\$35,023
208	64130	Kansas City, MO	48%	37%	141	21,104	93%	\$26,656
209	30620	Bethlehem, GA	48%	24%	115	11,550	24%	\$60,945
210	28540	Jacksonville, NC	47%	13%	223	52,065	31%	\$43,525
211	48135	Garden City, MI	47%	47%	255	27,523	8%	\$53,084
212	45406	Dayton, OH	47%	38%	223	21,342	84%	\$30,799
213	44132	Euclid, OH	47%	41%	240	15,105	55%	\$39,196
214	48204	Detroit, MI	47%	53%	167	29,003	98%	\$24,343
215	43219	Columbus, OH	47%	32%	363	26,679	80%	\$33,462
216	60162	Hillside, IL	47%	43%	139	8,203	68%	\$55,904

Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
217	64134	Kansas City, MO	47%	26%	244	21,552	67%	\$40,196
218	30507	Gainesville, GA	47%	41%	196	29,487	53%	\$49,026
219	30680	Winder, GA	47%	23%	385	37,586	21%	\$50,565
220	20735	Clinton, MD	47%	39%	397	35,692	84%	\$98,117
221	20710	Badensburg, MD	47%	47%	46	9,523	94%	\$46,497
222	63074	Saint Ann, MO	47%	34%	100	15,588	27%	\$39,745
223	28555	Maysville, NC	47%	12%	41	5,659	28%	\$43,871
224	89110	Las Vegas, NV	47%	N/A	644	76,905	66%	\$47,375
225	64132	Kansas City, MO	47%	37%	101	12,963	85%	\$26,452
226	33805	Lakeland, FL	47%	52%	194	23,016	59%	\$33,786
227	33147	West Little River, FL	47%	62%	806	42,683	100%	\$29,545
228	43609	Toledo, OH	47%	30%	262	23,720	39%	\$29,675
229	33033	Homestead, FL	47%	57%	1452	49,481	82%	\$42,443
230	89104	Las Vegas, NV	47%	59%	338	33,059	56%	\$38,431
231	53225	Milwaukee, WI	47%	37%	173	23,745	56%	\$39,125
232	48237	Oak Park, MI	47%	50%	185	29,642	55%	\$46,168
233	33064	Miami Gardens, FL	47%	56%	581	29,424	99%	\$27,241
234	33190	Culter Bay, FL	47%	44%	399	8,977	80%	\$46,435
235	48210	Detroit, MI	47%	42%	93	29,938	76%	\$25,161
236	75241	Dallas, TX	47%	29%	154	26,668	97%	\$29,079
237	48214	Detroit, MI	47%	52%	108	22,769	91%	\$25,613
238	07301	Paterson, NJ	47%	41%	160	30,362	91%	\$24,353
239	34473	Ocala, FL	47%	50%	430	16,739	51%	\$39,443
240	92311	Bartow, CA	47%	55%	247	32,887	53%	\$48,111
241	48341	Pontiac, MI	47%	47%	110	17,112	71%	\$37,117
242	64124	Kansas City, MO	47%	N/A	57	11,990	63%	\$27,357
243	33169	Miami Gardens, FL	47%	51%	1048	38,392	96%	\$47,084
244	30013	Conyers, GA	47%	34%	307	25,011	62%	\$57,110
245	30220	Grainville, GA	47%	27%	62	5,566	28%	\$50,220
246	33416	Greenacres, FL	46%	63%	1029	42,478	60%	\$36,020
247	07055	Passaic, NJ	46%	43%	194	69,143	79%	\$31,032
248	44105	Cleveland, OH	46%	45%	654	40,672	74%	\$28,916
249	30071	Norcross, GA	46%	38%	122	20,951	66%	\$46,001
250	44109	Cleveland, OH	46%	39%	507	43,045	39%	\$32,110
251	53223	Milwaukee, WI	46%	37%	263	29,749	52%	\$44,394
252	07062	Plainfield, NJ	46%	39%	130	12,423	82%	\$55,698



# 395 ZIP Codes with the Highest Incidence of Negative Equity (cont.)

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Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
253	20745	Forest Heights, MD	46%	44%	190	27,423	91%	\$61,011
254	60064	North Chicago, IL	46%	42%	198	18,420	81%	\$38,405
255	48180	Taylor, MI	46%	51%	425	63,231	22%	\$43,559
256	28544	Midway Park, NC	46%	17%	17	5,527	36%	\$35,242
257	07103	Newark, NJ	46%	N/A	199	32,307	91%	\$29,824
258	19032	Polecroft, PA	46%	34%	100	6,623	26%	\$57,462
259	60436	Joliet, IL	46%	33%	233	18,760	49%	\$41,194
260	60538	Montgomery, IL	46%	30%	438	25,208	32%	\$71,458
261	34691	Holaday, FL	46%	57%	526	21,415	15%	\$40,297
262	07208	Elizabeth, NJ	46%	42%	108	32,588	74%	\$49,007
263	45205	Cincinnati, OH	46%	32%	213	21,783	48%	\$28,826
264	33440	Clewiston, FL	46%	60%	129	19,671	67%	\$37,665
265	60020	Fox Lake, IL	46%	39%	214	6,882	6%	\$52,216
266	85123	Casa Grande, AZ	46%	46%	30	6,060	34%	\$46,771
267	30135	Douglasville, GA	46%	32%	661	58,058	39%	\$65,460
268	32805	Orlando, FL	46%	53%	215	23,098	86%	\$25,911
269	60505	Aurora, IL	46%	40%	799	68,751	79%	\$45,230
270	30157	Dallas, GA	46%	28%	415	41,459	20%	\$60,670
271	44055	Lorain, OH	46%	35%	220	19,313	52%	\$29,755
272	32209	Jacksonville, FL	46%	51%	495	35,289	97%	\$23,621
273	95205	Stockton, CA	46%	N/A	215	36,980	73%	\$32,172
274	44128	Cleveland, OH	46%	42%	433	29,210	96%	\$34,945
275	32839	Oak Ridge, FL	46%	59%	473	44,224	70%	\$34,179
276	63115	Saint Louis, MO	46%	38%	129	23,252	99%	\$26,435
277	32327	Crawfordville, FL	46%	30%	353	26,319	19%	\$53,988
278	60110	Carpentersville, IL	46%	35%	626	37,937	56%	\$57,850
279	93560	Rosemond, CA	45%	49%	129	18,603	46%	\$54,151
280	93615	Culter, CA	45%	N/A	10	5,743	95%	\$30,946
281	44113	Cleveland, OH	45%	15%	80	17,997	44%	\$28,794
282	63114	Overland, MO	45%	35%	295	36,489	32%	\$40,047
283	18324	Lehman Township, PA	45%	N/A	61	7,853	45%	\$60,105
284	30558	Maysville, GA	45%	N/A	50	6,268	12%	\$39,900
285	48034	Southfield, MI	45%	45%	58	13,080	72%	\$42,489
286	38115	Memphis, TN	45%	30%	163	38,545	89%	\$30,160
287	20748	Temple Hills, MD	45%	40%	376	38,798	93%	\$67,046
288	44125	Garfield Heights, OH	45%	43%	491	28,591	27%	\$45,138

Rank	ZIP Code	City/State	Percent of Homes Underwater	Percent Below Peak Home Prices	Homes In Default or Foreclosure	Population	Percent African American and Latino	Median Household Income
289	60438	Lansing, IL	45%	39%	452	28,592	42%	\$51,993
290	60616	Chicago, IL	45%	22%	284	49,469	37%	\$43,815
291	73538	Elgin, OK	45%	1%	7	5,127	10%	\$52,769
292	45404	Dayton, OH	45%	34%	92	11,084	16%	\$27,202
293	32221	Jacksonville, FL	45%	36%	464	26,748	30%	\$56,894
294	60097	Wonder Lake, IL	45%	37%	190	10,732	12%	\$72,916
295	89156	Las Vegas, NV	45%	54%	421	28,374	54%	\$52,252
296	32763	Orange City, FL	45%	54%	313	20,531	20%	\$38,413
297	06606	Bridgeport, CT	45%	39%	607	49,281	62%	\$54,800
298	48238	Detroit, MI	45%	60%	176	33,842	96%	\$24,836
299	30011	Auburn, GA	45%	23%	157	14,530	20%	\$52,604
300	43232	Columbus, OH	45%	26%	630	41,697	58%	\$40,366
301	20707	Laurel, MD	45%	37%	220	31,206	59%	\$75,676
302	98409	Tacoma, WA	45%	31%	309	24,548	31%	\$43,755
303	64126	Kansas City, MO	45%	32%	31	6,000	65%	\$24,563
304	43605	Toledo, OH	45%	33%	279	29,325	28%	\$26,066
305	20770	Greenbelt, MD	45%	42%	124	25,063	62%	\$64,427
306	12764	Town of Liberty, NY	45%	46%	51	7,595	24%	\$43,270
307	32908	Palm Bay, FL	45%	51%	304	10,905	32%	\$43,618
308	53143	Kenosha, WI	45%	28%	277	22,590	29%	\$45,417
309	20784	New Carrollton, MD	45%	46%	222	26,101	87%	\$58,852
310	93210	Coalinga, CA	45%	45%	73	18,708	65%	\$45,976
311	30180	Villa Rica, GA	45%	25%	402	30,959	27%	\$58,750
312	85635	Sierra Vista, AZ	45%	30%	175	35,023	28%	\$51,740
313	02903	Providence, RI	45%	39%	18	9,859	28%	\$22,964
314	32065	Orange Park, FL	45%	33%	552	33,712	24%	\$63,052
315	92227	Brawley, CA	45%	52%	101	26,053	83%	\$37,198
316	60425	Glenwood, IL	45%	35%	190	9,063	72%	\$60,081
317	32818	Pine Hills, FL	45%	52%	682	45,899	75%	\$44,985
318	07504	Paterson, NJ	45%	42%	89	12,875	95%	\$44,279
319	08015	Browns Mills, NJ	45%	30%	186	20,736	32%	\$66,788
320	60415	Chicago Ridge, IL	45%	42%	206	14,310	20%	\$48,983
321	48043	Mount Clemens, MI	45%	49%	112	14,801	27%	\$33,258
322	48076	Southfield, MI	45%	49%	168	21,852	77%	\$58,542
323	30087	Stone Mountain, GA	45%	33%	433	36,753	70%	\$70,927
324	76549	Killeen, TX	45%	20%	282	40,061	56%	\$51,010